Appl. No. 09/765,751 Amdt. Dated 08/21/2003 Reply to Office action of 04/18/2003

Amendments to the Specification:

On page 9 of the specification, please delete paragraph [0028] and replace with:

In Step 312, the result of the MAC function, the secure information is used as at least part of the private transaction information requested by the vendor 206. This secure information can be inserted into the private transaction information by either manually sending it to the vendor by the user, or having it automatically transferred to the vendor through the use of any suitable method, such as: a heuristic analysis of which field on a web page to put the information into; looking up the format of a particular site in an on-line directory provided by the bank or another party; or by the use of a standardized web markup.

